

Information to identify the case:

Debtor 1	Maria A. Ferreira	Social Security number or ITIN	xxx-xx-2580
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-27418-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria A. Ferreira
aka Maria Ferreira, aka Maria Altagracia Ferreira

11/28/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maria A. Ferreira
 Debtor

Case No. 17-27418-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Nov 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2017.

db
 517033328 +Maria A. Ferreira, 823 East Henry St., Linden, NJ 07036-2133
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 517046875 +BMW Bank of North America Department, Ascension Capital Group, P.O. Box 165028,
 Irving, TX 75016-5028
 517033337 +Capl/bstby, P.O. Box 790441, Saint Louis, MO 63179-0441
 517033338 +Capl/justice, Po Box 30253, Salt Lake City, UT 84130-0253
 517033340 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 517033344 +Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789
 517033349 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 517033363 +PayPal Credit, P.O. Box 5018, Lutherville Timonium, MD 21094-5018
 517033365 Summit Medical Group, P.A., P.O. Box 8549X, Belfast, ME 04915-8549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2017 23:06:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 28 2017 23:06:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Nov 28 2017 22:43:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517033331 EDI: AMEREXPR.COM Nov 28 2017 22:43:00 Amex, P.O. Box 1270, Newark, NJ 07101-1270
 517033330 +EDI: AMEREXPR.COM Nov 28 2017 22:43:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 517033332 +E-mail/Text: bk@avant.com Nov 28 2017 23:07:26 Avant Inc, 640 N Lasalle St,
 Chicago, IL 60654-3731
 517033334 EDI: BANKAMER.COM Nov 28 2017 22:43:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 517033336 EDI: BMW.COM Nov 28 2017 22:43:00 Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017
 517033333 +EDI: TSYS2.COM Nov 28 2017 22:43:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 517033339 EDI: CAPITALONE.COM Nov 28 2017 22:43:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517033341 +EDI: WFNNB.COM Nov 28 2017 22:43:00 Comenity Bank/express, Po Box 182789,
 Columbus, OH 43218-2789
 517033342 +EDI: WFNNB.COM Nov 28 2017 22:43:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,
 Westerville, OH 43081-2873
 517033343 +EDI: WFNNB.COM Nov 28 2017 22:43:00 Comenity Capital/hsn, 995 W 122nd Ave,
 Westminster, CO 80234-3417
 517033345 +EDI: RCSFNBMARIN.COM Nov 28 2017 22:43:00 Credit One Bank Na, Po Box 98872,
 Las Vegas, NV 89193-8872
 517033346 +EDI: DISCOVER.COM Nov 28 2017 22:43:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 517033348 +EDI: TSYS2.COM Nov 28 2017 22:43:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517033361 +EDI: CBSKOHL.COM Nov 28 2017 22:43:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 517033362 +E-mail/Text: bk@lendingclub.com Nov 28 2017 23:07:17 Lending Club Corp, 71 Stevenson,
 San Francisco, CA 94105-2985
 517033364 E-mail/Text: jennifer.chacon@spservicing.com Nov 28 2017 23:07:54
 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 517033366 +EDI: RMSC.COM Nov 28 2017 22:43:00 Synchb/bp, Po Box 965024, Orlando, FL 32896-5024
 517033367 +EDI: RMSC.COM Nov 28 2017 22:43:00 Synchb/qvc, Po Box 965018, Orlando, FL 32896-5018
 517036449 +EDI: RMSC.COM Nov 28 2017 22:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517033368 +EDI: WTRNBANK.COM Nov 28 2017 22:43:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +BMW Bank of North America Department, Ascension Capital Group, PO Box 165028,
 Irving, TX 75016-5028
 517033329* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 517033335* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 517033347* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 517033350* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 517033351* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 517033352* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 517033353* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 517033354* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 517033355* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 517033356* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 517033357* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Nov 28, 2017

***** BYPASSED RECIPIENTS (continued) *****

517033358* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
517033359* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
517033360* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610

TOTALS: 0, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-6, Asset-Backed Certificates, Series 2006-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com
Herman L Alarcon on behalf of Debtor Maria A. Ferreira AlarconLaw@gmail.com
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America jschwartz@mesterschwartz.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6